

RAB18J (10/05)

United States Bankruptcy Court

District of Utah
Case No. 14-31334
Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Peter L. Mays
PO Box 982
Washington, UT 84780

Social Security No.:
xxx-xx-3346

Employer's Tax I.D. No.:

Petition date: 10/24/14

DISCHARGE OF DEBTOR(S)

It appearing that the debtor(s) are entitled to a discharge,

IT IS ORDERED:

The debtor(s) are granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 2/12/15

William T. Thurman
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A JOINT CHAPTER 7 CASE

This court order grants a discharge to the persons named as the debtors. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtors a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtors. A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtors' property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (applies to cases filed on or after 10/17/2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (applies to cases filed on or after 10/17/2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 District of Utah

In re:
 Peter L. Mays
 Debtor

Case No. 14-31334-WTT
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 1088-2

User: admin
 Form ID: rab18j

Page 1 of 1
 Total Noticed: 17

Date Rcvd: Feb 12, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 14, 2015.

db +Peter L. Mays, PO Box 982, Washington, UT 84780-0982
 9568495 +Ad Astra Recovery, 8918 W 21st St. N Suite 200, Mailbox: 112, Wichita, KS 67205-1880
 9568496 +Attorney General Child Support, Attn: Bankruptcy, Po Box 12017 Credit Group,
 Austin, TX 78711-2017
 9568498 +CBE Healthcare, 1309 Technology Pkwy, Cedar Falls, IA 50613-6976
 9568500 +Credit Acceptance, Attn: Bankruptcy Dept, 25505 West 12 Mile Rd Ste 3000,
 Southfield, MI 48034-8331
 9568504 +Pinnacle Credit Service, Attn: Bankruptcy, Po Box 640, Hopkins, MN 55343-0640
 9568507 +Progressive Insurance, 1521 W. Cameron Ave., Floor 1, West Covina, CA 91790-2738
 9568509 +Tate & Kirilin Associates, 2810 Southhampton Rd, Philadelphia, PA 19154-1207

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

9568494 +EDI: AARGON.COM Feb 13 2015 01:23:00 Aargon Collection Agency, 3025 West Sahara Ave,
 Las Vegas, NV 89102-6094
 9568497 +EDI: BCSERVICES.COM Feb 13 2015 01:23:00 BC Services/Collection Agency,
 Attn: Bankruptcy Department, Po Box 1317, Longmont, CO 80502-1317
 9568501 +EDI: CCS.COM Feb 13 2015 01:28:00 Credit Collections Service, Po Box 773,
 Needham, MA 02494-0918
 9568502 +EDI: IIC9.COM Feb 13 2015 01:28:00 IC System, Attn: Bankruptcy,
 444 Highway 96 East; Po Box 64378, St. Paul, MN 55164-0378
 9568503 +EDI: MID8.COM Feb 13 2015 01:23:00 Midland Funding, 8875 Aero Dr Ste 200,
 San Diego, CA 92123-2255
 9568505 +E-mail/Text: bknotices@professionalcredit.com Feb 13 2015 01:42:51
 Professional Credit Services, 400 International Way, Springfield, OR 97477-7002
 9568508 EDI: AISTMBL.COM Feb 13 2015 01:23:00 T Mobile, Bankruptcy Dept, PO Box 53410,
 Bellevue, WA 98015-3410
 9568510 +E-mail/Text: txu_legal_collections@txu.com Feb 13 2015 01:42:50 TXU Electric/TXU Energy,
 Attention: Bankruptcy, Po Box 650393, Dallas, TX 75265-0393
 9568511 +EDI: AFNIVZWIRE.COM Feb 13 2015 01:23:00 Verizon Wireless Bankruptcy Admin, PO Box 3397,
 Bloomington, IL 61702-3397

TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

9568499* +CBE Healthcare, 1309 Technology Pkwy, Cedar Falls, IA 50613-6976
 9568506* +Professional Credit Services, 400 International Way, Springfield, OR 97477-7002

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 14, 2015

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 12, 2015 at the address(es) listed below:

Bryan Adamson on behalf of Debtor Peter L. Mays badamson@dixielegal.com,
 jpeterson@dixielegal.com
 Michael F. Thomson tr thomson.michael@dorsey.com, UT17@ecfcbis.com;montoya.michelle@dorsey.com
 United States Trustee USTPRegion19.SK.ECF@usdoj.gov

TOTAL: 3